



Your State Representative

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State program helps *Older Hoosiers* with high prescription drug costs

With the skyrocketing cost of prescription drugs, it's no wonder our older Hoosiers need to take a step back and plan their budgets accordingly. In Indiana, senior citizens spend \$1,000 on average annually for prescription costs. For some, paying for medications means making difficult choices.

In 2000, the Indiana Legislature overwhelmingly passed Senate Bill 108 to establish the **Hoosier Rx** program to help seniors offset the rising costs of prescription medication. The General Assembly continues to work to expand the eligibility and services of Hoosier RX, which has helped over 18,000 citizens in our state. Statistics indicate that approximately 66,000 seniors could be eligible for the program.

In the next few pages, you will find more information about **Hoosier Rx** and other prescription assistance programs that may be of assistance to you. These increasing costs are negatively affecting so many seniors in our state. If your budget is affected by medication expenditures, I encourage you to examine your benefit options.



Living well in Indiana Guide for Older Hoosiers



The *FAQs* of the Hoosier Rx Program

Q: Who is eligible for Hoosier RX?

A: To be eligible for the Hoosier Rx program, a senior must meet the following guidelines:

- You must be 65 years or older.
- You must be an Indiana resident.
- You may not have prescription drug coverage (public or private).
- Your monthly income must not exceed \$1,064 or less if single and \$1,426 if married.

Q: How does the program work?

A: All interested seniors are asked to fill out a short, one-page application and send it to Hoosier Rx with proof of their monthly income. An application typically takes four weeks to process but can take up to six weeks. Once the application is processed, the senior will receive an eligibility letter. If eligible, the senior will receive a Hoosier Rx Drug Card and instructions on how to use the card at his or her pharmacy to get 50% off the price of their prescriptions. If the senior is denied eligibility, he or she will receive a denial letter.

Q: How do I use my Hoosier Rx Drug Card?

A: Take your Hoosier Rx Drug Card to your pharmacy and present it to your pharmacist. The pharmacist will enter the information into the pharmacy computer system and you will receive 50% off the cost of your prescriptions up to a yearly cap. Remember, you will only receive 50% off until your cap is met. However, after your cap is met, you can still continue to use your Drug Card to receive a small discount on prescriptions.



Q: How much of a benefit will I get?

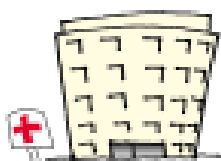
A: The yearly benefits are based on your family's (you, your spouse, and any dependents) monthly income and drug costs, as follows:

- If your monthly income is \$1,064 a month or less for a single person, or \$1,426 or less for a married couple, you could receive 50% (or half) off of your prescription drug costs, up to \$500 in a year.
- If your monthly income is \$898 a month or less for a single person, or \$1,212 or less for a married couple, you could receive 50% (or half) off of your prescription drug costs, up to \$750 in a year.
- If your monthly income is \$749 a month or less for a single person, or \$1,010 or less for a married couple, you could receive 50% (or half) off of your prescription drug costs, up to \$1,000 in a year.

Q: How can I obtain an application for the Hoosier Rx program?

A: You can obtain an application for benefits by contacting Hoosier Rx by one of the following methods:

- By phone at **1-317-234-1381** or toll free at **1-866-267-4679** between the hours of 8:00 am - 4:30 pm, EST (Monday - Friday).
- By mail at: Hoosier Rx
P.O. Box 6624
Indianapolis, IN 46206
- Download an application from the internet at www.in.gov/fssa/hoosierx.
- Contact my office at the Statehouse at **1-800-382-9841** and ask for assistance in obtaining an application.



Prescription Assistance Programs Offered by Drug Companies

Together Rx

Together Rx is a program offered by a number of leading pharmaceutical companies (including AstraZeneca, Aventis, Bristol-Myers Squibb, and GlaxoSmith Kline). This prescription savings program provides savings to Medicare-enrollees right at the pharmacy counter. Over 150 medicines are included in the *Together Rx* program and participants experience savings of up to 40% on these prescriptions. Doctors may be able to help choose medicines for their patients that are covered by this excellent assistance program.

Q: Who is eligible for benefits under Together Rx?

A: Approximately 11 million seniors may be eligible for Together Rx. You must meet only a few requirements to qualify.

- You must be a Medicare enrollee
- Your annual income must be less than \$28,000 for individuals and \$38,000 for couples.
- You may not have prescription drug coverage (public or private).

Q: How do I apply for the Together Rx card?

A: To apply for the Together Rx Card, complete the application and mail it in. You can find additional copies of the application at the Together Rx website at: www.Together-Rx.com or call 1-800-865-7211.

LillyAnswers Program &

Pfizer for Living Share Card

These two programs are patient assistance plans that enable participants to buy a 30-day supply of a company's selected retail drug for an administrative fee of no more than \$15. The basic eligibility requirements for the two programs are very similar: a patient must be a U.S. citizen, must be enrolled in Medicare, cannot be receiving any other type of drug benefits, and must have an annual income of less than \$18,000 for an individual and \$24,000 for a couple. To get more information this program, please contact Lilly toll free at **1-877-RX-LILLY** or visit their website at www.lillyanswers.com **OR** contact Pfizer at **1-800-459-4156** or visit their program's website at www.pfizersharecard.com.

For more information

on these prescription assistance programs or help with obtaining an application, please do not hesitate to contact my office at
1-800-382-9841.



Watch out for *Telephone Scams*



Unfortunately, “older” consumers are a key target for fraudulent telemarketers. They try to take advantage of seniors who may be more trusting and polite toward strangers than those of a younger generation. Special targets of these phone calls are women who live alone.

There are several reasons why people become victims of telemarketing fraud. Telephone con artists are skilled in speaking in a believable manner. It is often hard to know if the person is telling the truth or if the call is a scam.

Many times, a con artist may call you at a time you are feeling lonely or depressed. They may even call several days in a row to make you feel they are a friend. Then you begin thinking it is a friend, not a stranger, who is trying to sell you something.

Others may just not want to be rude to the person on the phone. It is particularly difficult for some seniors. Even if they are not interested in the item being pitched to them, they have a hard time getting the salesman off the phone. It is not easy for them to hang the phone up on someone who is still talking to them.

Con artists love to use free gifts, prizes or vacations as a lure to buy their “product.” You may even be offered the “investment of a lifetime,” but only if you act right away. It usually sounds too good to be true—and it almost definitely is. It is important not to give in to them. People lose everything from a few dollars to their life savings due to these scams.

Nationwide, people lose an estimated \$4 billion in mail scams and \$40 billion in telemarketing fraud each year. Too often, the targets for these scams are seniors. The following is a story of how one senior woman fell victim to one such scam.

An 86-year-old woman had been living in a nursing home for five years. Her husband lived with her, but had many health problems and high medical bills. She struggled to handle their finances and was beginning to be buried in debt. With one simple phone call from a telemarketing con artist, this woman’s life became much worse than she ever imagined.

As she cleaned up from she and her husband’s breakfast, her telephone rang. The person on the other end asked her what seemed to be a few simple questions about how she and her husband liked the home they were currently living in. When the woman said she was not totally pleased with the treatment at the home, the telemarketer told her he had a way to

make their lives easier. He said by donating to a senior citizens charity once a month, he could help her receive the kind of care she had always wanted. So with that, she wrote a check and sent it to this so called “charity.” A month went by and she did not hear anything from the gentleman who had called. Then one day he called again and informed her that she needed to donate more each month in order for him to better serve her. This continued for several months without the woman receiving any of the benefits promised to her. In total, this woman lost close to \$10,000. The phone calls and the “charity” were all a scam. Because the woman did not check out this “charity” with anyone, she could not sue the man who took her money. Stories such as this one make us all realize how important it is to research every telemarketing call that sounds too good to be true. Chances are, it is.



What You Can Do To **Protect Yourself**

- 1) Never buy over the phone with unfamiliar companies. Check them out first with your local consumer protection agency, such as the Better Business Bureau or the state Attorney General.
- 2) Always ask for and wait to receive brochures or information about any offer. Ask someone whom you trust, such as your lawyer or financial adviser to review the information to ensure it is legitimate.
- 3) Take your time making a decision! It is not rude to wait and think an offer over. Again, talk things over with someone you trust like a family member or friend.

And Finally...

- 4) Don't ever accept an offer you do not fully understand. Con artists are clever and can easily leave out important details that may later come back to haunt you.

More Info on *Telephone Scams*



Scams take place day after day, and the only protection against these is education. Telephone companies, telemarketing services, and phony businesses can all be the source of a con. Although there are laws against many of these scams, they continue to occur due to lack of recognition or reporting.

Telephone slamming and cramming are two of the most popular scams used by telephone companies. Slamming is the transfer of a consumer from one phone company to another without the consumer's knowledge or consent. This happens most commonly with long distance phone service, but also could occur with local phone service as competition increases. Rates charged by the slamming company may be higher than those charged by your previous provider. Slamming violates Indiana law, and the rules from the Indiana Regulatory Commission (IURC) and the Federal Communications Commission (FCC).

Cramming occurs when charges are placed on a consumer's phone bill for services that were not requested or used by the consumer. Several services can be crammed, including those with no relation to telephone service, such as voice mail, web page development, or toll free calls that automatically roll over to toll calls (900 numbers). Cramming also violates Indiana law, the IURC and FCC rules.

The “*Do Not Call*” List gives *Hoosiers* another option

How frustrating is it to answer the phone in this day and age? It is even more frustrating to those who are home all day. Can you remember the day when it was almost exciting to pick up your telephone, or to go out to pick up the day's mail? Now, we usually receive solicitation calls asking for money. Or sometimes we receive calls selling us merchandise we do not need. Even calls intimidating us into subscriptions for yet another magazine we could probably do without, although the telemarketer will do their best to convince you otherwise.

As this solicitation problem has become apparent not only in the district I represent, but statewide, in 2001, the General Assembly passed House Enrolled Act 1222. Under this legislation citizens will have the opportunity to place their name on a “**DO NOT CALL**” list, which is maintained by the Attorney General's office. The number to call is **1-888-834-9969**. You must act fast as there are deadlines for each quarter.

I also have a few tips on how to get your name off these phone and junk mail lists.

- ⇒ The first step is to ask a solicitor that calls you to take your name off their list. Most major companies will honor these no-call requests.
- ⇒ Next, make your credit rating confidential to reduce the amount of credit services who solicit. You can write your local credit bureau, call the banker's association, or one of the three major credit services in the country to establish a confidential credit rating.
- ⇒ Reduce the number of at-home telephone solicitation calls from national companies. You can write to the Telephone Preference Service, Direct Marketing Association, P.O. Box 9014, Farmingdale, NY 11735-9014, and request removal of your name and number from all marketers lists.



Using Your Credit Card Wisely

Avoid giving credit card numbers on the Internet if at all possible. If you know and trust the company and all security protocols have been met, then it is probably okay to give it out. To ensure your number is safe, the information should be encrypted using the latest technology.

Just because a web site seems secure, don't believe that it is. Always check out the encryption software a site uses. Contact the company that is providing the technology to make sure that it is actually being used. If at anytime, you are unsure about the site, ask for an alternative form of payment.

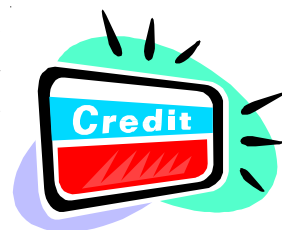
Always read the fine print. If you receive information on a pre-approved credit card, or someone offers to help you get a credit card, read the details first. You need to know about any annual fees, the annual percentage rate, late charges and other fees. Sometimes a company will offer incredibly low rates for a short time and then raise it to a huge percentage. If the terms of the offer are not provided or are unclear, look for a different credit card.

Furthermore, tear up or shred any mail you receive from creditors before throwing it away. This helps protect you from identity theft.

Shop around before deciding on your card. Terms vary widely from company to company. There are many different kinds of cards, including secured cards, telephone calling cards, debit cards, and ones that can only be used via catalog orders. Make sure you are aware of what kind of card you are getting so that it can serve you in the best possible way.

Never pay upfront fees. Legitimate credit card companies will not ask you for a fee upfront in order to get the card. If you are applying for a secured card, which often does require a deposit, make sure you understand how your deposit will be used. Do not pay someone to help you get a credit card. If your credit record is good, you should have no problem getting a card yourself.

Do not abuse your credit. Credit card debt is a big problem with Americans because so many people take on more credit than they can handle. Do not apply for more cards than you have to have, and do not charge more than you can afford. If you cannot pay the entire balance each month, be sure to choose the credit card with the lowest interest rate.



Internet Scams...

And how you can avoid them...



BACK *to* **b a s i c s**

1

Only do business with companies you know and trust. Resolving problems with a company from another part of the country or world can be incredibly difficult. Make sure you know where the company is physically located and that it is not just located on the Internet. Always deal with those you know.

2

Make sure you understand the offer. Any legitimate company will be willing to discuss an offer thoroughly with you and even give you extra information if necessary. Always look over the information in full. You should fully understand what is being sold, how much it costs, the delivery date, the return and cancellation policy, and the terms of any guarantee.

3

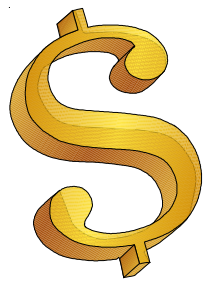
Do background research on the company. Find out by asking your state or local consumer protection agency if the company is licensed or registered and find out where. You can also obtain complaint records from the Better Business Bureau or other consumer agencies. Keep in mind that fraudulent companies can appear and disappear quickly, so even if there is no complaint record, it does not mean a company is legitimate.

4

Do not provide your financial or other personal information easily. Unless you know a company is legitimate, do not provide any credit card numbers, your social security number or any other personal information. Even with partial information, con artists can do a lot of damage.

5

Take your time to decide. High-pressure sales tactics are a sign of a con. Make sure you take your time to make a final decision on a purchase.



sweep



takes

and prize offer tips:



Do not play to win. Some companies will try to convince you to buy a product or service to enhance your chances of winning. Don't do it! Prizes are supposed to be free. You should not have to pay fees to win or collect a prize. And remember, if you are required to call a 900 number it is not a free call. You are being forced to pay to "win."

Do not give out your credit card or bank information. Social security numbers, credit card numbers and bank numbers are your own private information. Do not give them to any company who claims it is needed to verify your eligibility. No legitimate sweepstakes or prize offer will ask for this to declare you a winner.



No money should be needed to pay taxes.

Only the government collects taxes on prize winnings! The only checks you will have to write for taxes are to the federal, state, and local government. If the company tells you that you need to send them money to cover the taxes before you can be awarded your sweepstakes or prize, hang up. There is no prize.

Again, investigate the business in question. Always assume the business may be a fraud. Do not ever trust a company without first checking it out with the Better Business Bureau or your local consumer protection agency. Con artists may use names that sound familiar to those you have heard, but do not be fooled.





Important Tips from the **Better Business Bureau** *on* **Bogus Charities**

Many households experience a flood of mail and phone requests for donations from charities or relief agencies, especially around the holidays. Unfortunately, many of these charities are not valid.

If you haven't donated to a charity in the past, be sure to check it out.

Be sure to obtain enough information to make a wise decision before donating. Any legitimate charity will be more than happy to provide you with any information you request. Check out charities with the **Better Business Bureau** before sending a check or agreeing to donate.

The Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1838

Be careful with emotional appeals. The stories these charities use often are touching and can literally bring tears to your eyes. However, many times they do not tell you how your donation will be used. If the charity is valid, it will clearly state its purpose.

Do not give cash if at all avoidable. If the charity asks you to give cash to a runner or carrier that can stop by your home or place of employment, be careful. If your money is good today, it will be good tomorrow. You should write a check for the donation, but do not make it out to a single person. Use the official name of the charity.



If you do not want to donate money, there are other ways to support your favorite cause:

- 1) Volunteer to work for the organization. Most charities need your time and help just as much as they need your money.
- 2) Donate food items, canned goods, or assist with food drives in your neighborhood.



Understanding Which Program is Which... *Federal or State?*



Medicare

Medicare is a **federal** program for seniors who are over 65 years of age. **Medicare Part A** provides coverage for hospital insurance and Medicare Part B covers medical. It is best to call your local Social Security Office three months prior to your 65th birthday to make sure you are properly enrolled under **Medicare Part A and B**. Some senior citizens may qualify for assistance in meeting their premiums and deductibles if they are on a limited income. Please contact your local office to see if you are eligible.

Supplemental Social Security Income

If you have income problems and you are 65 or older, blind or disabled, the **federal** SSI program may help you. If you are eligible, you can receive monthly checks to help pay for your basic needs. SSI is operated by the Social Security Administration (SSA). Many individuals receive both SSI and Social Security benefits. However, you do not have to receive Social Security benefits in order to be eligible for SSI. You can apply for SSI benefits at your local Social Security office. For further information on SSI benefits and eligibility, please feel free to contact the SSA at

1-800-772-1213. You may apply over the telephone. **To receive a free copy of the Supplemental Security Income Fact Sheet, send a postcard to AARP Fulfillment, 601 E. Street, NW, Washington, D.C. 20049 and request publication D14755.**

The C.H.O.I.C.E. Program

The C.H.O.I.C.E. program is a **state** home health care alternative that allows seniors to remain in their homes rather than move to a nursing home; thus preserving their independence. C.H.O.I.C.E. services include attendant care, transportation, home delivered meals, home health services and supplies, and respite care. Medicaid waivers allow Indiana to provide services to individuals who would otherwise require care in an intermediate or skilled nursing facility. The Aged and Disabled Waiver serves individuals who are 65 years and over as well as individuals who have disabilities and meet the Medicaid guidelines. Seniors must also meet the level of care standards of a nursing facility. Indiana currently has a waiting list of nearly 6000 individuals who are trying to access this program.

For further information, please feel free to contact:

**Family and Social Services
Administration
P.O. Box 7083
Indianapolis, IN 46207
(317) 232-7020**

Medicaid

Medicaid was created to provide healthcare to low income individuals at the **state** level. Persons aged 65 or older are eligible for Medicaid if they meet the financial criteria described in the "Medical Eligibility Overview". Currently these thresholds are set at \$564 per individual and \$846 per couple. To be eligible for Medicaid, a blind or disabled person must have a physical or mental impairment, a disease or loss that appears reasonably certain to result in death or to last for a continuous period of at least four years without significant improvement.

The Energy Assistance Program

This program is funded through the Low-Income Home Energy Assistance Program (LIHEAP) and administered by your **local** Division of Family and Children office. Eligible applicants can choose to receive a fan or a payment toward their electric utility bill if their household contains at least one member who is elderly or disabled. If a person is disabled and has a medical note from their physician they may be eligible for an air conditioner. Please contact your local welfare office to sign up for this program.

For more information, please feel free to contact the Family and Social Services Administration at P.O. Box 7083, Indianapolis, IN 46207 by mail or you may reach them by phone at (317)232-7020.



We as legislators try to provide you with as much information as we can. Hopefully, this guide will provide you with health information and good programs that are available. However, your questions may not be answered in this small publication. Therefore, below is a list of numbers that should give you further assistance. As always, you can contact your State Representative at:

**200 W. Washington St.
Indianapolis, Indiana 46204
1-800-382-9841**

General State Phone Numbers

IN House of Representatives Toll Free Line
1-800-382-9841

IN Senate Toll Free Line
1-800-382-9467

Governor Joseph Kernan
1-317-232-4567

State Information Center
1-800-45-STATE

State Tourism
1-800-289-6646

Secretary of State- Consumer Protection
1-317-232-6531

General Federal Phone Numbers

Federal Information
1-800-688-9889

U.S. Senator Richard Lugar
1-202-224-4814 or 1-317-226-5555

U.S. Senator Evan Bayh
1-202-224-5623 or 1-317-554-1750

Social Security Administration
1-800-772-1213

Veterans Affairs
1-800-400-4520

Medicare Hotline
1-800-MEDICARE

For Specific State Programs...



Indiana Family and Social Services Administration

General Information
1-800-622-4932

Medicaid Information
1-317-233-4455

Medicaid Fraud Control Unit
1-800-382-1039

***Division of Disability, Aging, and
Rehabilitative Services***

1-800-545-7763

Deaf and Hard of Hearing Services
1-800-962-8408

Home Healthcare Hotline
1-800-277-6334

Nursing Home Complaints
1-800-622-6334

Long Term Care Hotline
1-800-246-8909

Adult Protective Services
1-800-992-6978

***Senior Health Insurance Information
Program (SHIIP)***
1-800-452-4800